

Exhibit B



October 3, 2016

LEE DEFALICO
9730 W BELOIT RD #1
MILWAUKEE WI 53227

Account: *****63 - 0002
Original Contract Date: 03/04/2016
Description of Vehicle: 2005 PONTIAC Grand Prix-V6
VIN: 2G2WR524951227037

Dear LEE DEFALICO,

As a result of your default, the vehicle referenced above was recovered and sold. A Statement of Repossession and Sale of Collateral is also attached.

After the proceeds of the funds were applied to the loan, there remains a deficiency balance due.

Total Due	\$	7,396.40
Selling Price	\$	700.00
Deficiency Balance	\$	6,696.40

Please contact Guardian Credit Union Collections Department at 414-546-7450 x 2483 to make arrangements to pay the deficiency balance or discuss the possibility of paying the balance off in a lumps sum settlement payment.

Your deficiency balance may also be sold to a third party collection agency in which you are able to make arrangements with them in order to pay off your debt.

If you have filed bankruptcy, this explanation is not an attempt to collect a deficiency, but is only for your information. You are not liable personally for payment of a deficiency. However, we may enforce our lien against any property that you gave as collateral for that debt. If you have any questions regarding this letter, call us at 414-546-7450 x2483 or write us at the address above.

Sincerely,

ALBERT MONTANEZ

This is an attempt to collect a debt. Any information obtained will be used for that purpose.



Statement of Repossession and Sale of Collateral

Date: October 3, 2016

Member Name: LEE DEFALICO

Member Number: *****63 - 0002

Vehicle Description: 2005 PONTIAC Grand Prix-V6
VIN: 2G2WR524951227037

Date of Sale: 09/30/2016
Location of Sale: WISCONSIN STATE AUTO AUCTION

Principal Amount owed as of Sale Date: \$ 6,389.16

ADD: Late charges owed at sale	\$	19.52
Interest Owed at sale	\$	527.72
Court/legal Costs	\$	0.00
Repossession Fee	\$	150.00
Storage Fee	\$	25.00
Selling Fee	\$	125.00
Transportation Fee	\$	60.00
Repo Title	\$	100.00
Gas/Oil/Battery	\$	0.00
Postage	\$	0.00
Keys	\$	0.00
Total	\$	7,396.40

LESS: Selling Price \$ 700.00

Total Deficiency Balance Due \$ 6,696.40

Surplus to Savings Account \$ 0.00